

What is claimed is:

1. A card reader for usage with a smart card to reduce card abrasion comprising:
  - a receptacle, where the receptacle includes at least one open side;
  - at least one placement tab, where the at least one placement tab extends into the
  - 5       receptacle and secures the placement of the smart card in the receptacle; and
  - a plurality of contacts residing within the receptacle where the plurality of
  - contacts connects to a smart chip within the smart card upon placement of the smart
  - card in the receptacle.
- 10       2. The card reader according to claim 1, wherein the plurality of contacts is capable of
- resiliently contacting a smart chip on a smart card.
3. The card reader according to claim 1, further comprising:
  - a contact plate within the receptacle of the card reader that includes the
  - 15       plurality of contacts; and
  - a plurality of electrical leads from the contact plate.
4. A card reader for usage with a smart card to reduce card abrasion comprising:
  - a receptacle, where the receptacle includes at least one open side;
  - 20       a receptacle lip extending around three sides of said receptacle and securing the
  - placement of the smart card in the receptacle; and

a plurality of contacts residing within the receptacle where the plurality of contacts connects to a smart chip within the smart card upon placement of the smart card in the receptacle.

5        5. The card reader according to claim 4, wherein said receptacle lip resiliently maintains the smart card in contact with the plurality of contacts.

6. A method of having a card restraining tab smart card interface to reduce card abrasion comprising:

10                providing an open receptacle to minimize card area contact within a smart card reader;

                 inserting a smart card into the receptacle and engaging said tab;

                 placing a contact plate within the smart card reader;

                 aligning the contact plate with a smart chip residing on a smart card; and

15                resiliently connecting the contact plate to the smart chip.